

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In Re: Noe Vela
Debtor

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Case No. 18-36305-H3-15
Chapter 13

NOTICE OF DEBTOR(S)' INTENTION TO STRIP YOUR LIEN

Notice to: Bradford Park HOA

Regarding: Your lien that is alleged to be secured by the following real property:
19322 Mission Cove Lane, Richmond, TX 77469

Priority of the
Lien that Will
be Stripped: Second

Noe Vela propose a chapter 13 plan that terminates your lien secured by the property located at 19322 Mission Cove Lane, Richmond, TX 77469. The proposed plan alleges that the value of the property is less than the amount owed on all liens that are senior in priority to your lien.

You must file any objection to the termination of your lien within 28 days of the date of this notice. If you fail to do so, the Bankruptcy Court may approve the plan without further notice. If you do object, you must appear at the hearing on confirmation of the proposed plan. The hearing is scheduled for **2/12/2019 at 9:00 A.M.** at the United States Courthouse, 515 Rusk St. Houston, TX 77002 Courtroom 401.

You are urged to review the entire plan. The provision of the plan that would terminate your lien is set forth below:

C. The following table sets forth the treatment of certain classes of secured creditors holding a claim secured only by a security interest in real property that is the debtor(s)' principal residence. The Debtor alleges that the total amount of debt secured by liens that are senior in priority to the lien held by Bradford Park HOA exceeds the total value of the principal residence. Accordingly, the claim will be paid distributions only as an unsecured claim.

Upon the debtor(s) completion of all payments set forth in this plan, the holder of the lien is required to execute a full and unequivocal release of its liens, encumbrances and security interests secured by the principal residence and to provide a copy of the release to the debtor(s) and their counsel. Notwithstanding the foregoing, the holder of a lien that secures post-petition homeowners' association fees and assessments will be allowed to retain its lien, but only to secure (i) post-petition assessments; and (ii) other post-petition amounts, such as legal fees, if such other post-petition amounts are (x) incurred with respect to post-petition fees and

assessments; and (y) approved by the Court, if incurred during the pendency of the bankruptcy case.

Name of Holder of Lien to which this provision applies	Bradford Park HOA	
Address of Principal Residence	19322 Mission Cove Lane, Richmond, TX 77469	
Debtor(s)' Stated Value of Principal Residence	\$110,000.00	
Description of all Liens Senior in Priority (List Holder and Priority)	Estimated Amount Owed on This Lien	
Ocwen Loan	\$115,551.00	
Ocwen Loan / Arrears	\$977.00	
Trojan Capital Investments	\$33,000.00	
Total Owed-- All Senior Liens	\$149,528.00	

This paragraph 4C will only be effective if the debtor(s) do each of the following:

1. Mail a "Lien Stripping Notice", in the form set forth on the Court's website, to the holder of the lien that is governed by this paragraph 4C. The Lien Stripping Notice must be mailed in a separate envelope from any other document.
2. File a certificate of service reflecting that the Lien Stripping Notice was mailed by both certified mail, return receipt requested and by regular US mail to the holder of the lien at all of the following addresses, with the mailings occurring not later than 30 days prior to the hearing on this plan:
 - The address for notices shown on any proof of claim filed by the holder.
 - Any attorney representing the holder who has filed a request for notice in this bankruptcy case.
 - If no address for notices is given on a proof of claim filed by the holder, on the last known address of the holder.

If the holder did not file a proof of claim, service must be in accordance with FED. R. BANKR. P. 7004.

CERTIFICATE OF SERVICE

On **12/28/2018**, a copy of this Notice of Debtor(s) Intention to Strip Your Lien was sent by both certified mail, return receipt requested, and by regular US mail to each of the following:

Bradford Park HOA
c/o Spectrum Management
16690 Park Row Drive
Houston, TX 77084

Date: December 28, 2018

Respectfully Submitted,
/s/ Kyle Kenneth Payne
Kyle Kenneth Payne
SBN: 24083637

Payne & Associates, PLLC
5225 Katy Freeway, Suite 505
Houston, Texas 77007
(713) 228-0200 Phone
(713) 228-0201 Fax

Noe Vela
19322 Mission Cove Lane
Richmond, TX 77469

William E. Heitkamp
Chapter 13 Trustee
9821 Katy Freeway, Suite 590

United States Trustee
515 Rusk Street, Suite 3516
Houston, TX 77002